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B6I (Official Form 6I) (12/07)

In re	Miguel A Parra		Case No.	10-32224	
		Debtor(s)			

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPEND'	ENTS OF DEBTOR AND SP	OUSE		
Debitor 8 iviaritar Status.	RELATIONSHIP(S):	AGE(S):	0052		
Married	None.	Tiob(c).			
Employment:	DEBTOR		SPOUSE		
Occupation	Disabled	self-employed	l: house clean	er	
Name of Employer		Self-employed	ı		
How long employed		4+ years			
Address of Employer					
INCOME: (Estimate of av	verage or projected monthly income at time case filed)		DEBTOR		SPOUSE
	alary, and commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00
2. Estimate monthly overting		\$	0.00	\$ _	0.00
3. SUBTOTAL		\$	0.00	\$_	0.00
4. LESS PAYROLL DEDU		Ф.		Φ.	
a. Payroll taxes and so	ocial security	\$	0.00	\$_	0.00
b. Insurance		⁶ —	0.00	<u>\$</u> –	0.00
c. Union dues		3 —	0.00	\$_	0.00
d. Other (Specify):			0.00	\$ <u>_</u>	0.00
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHL	LY TAKE HOME PAY	\$	0.00	\$_	0.00
	peration of business or profession or farm (Attach detaile	ed statement) \$	0.00	\$_	0.00
8. Income from real proper	.ty	\$	0.00	\$_	900.00
9. Interest and dividends		\$_	0.00	\$ _	0.00
dependents listed above		r's use or that of \$	0.00	\$_	0.00
11. Social security or gover (Specify): Disab		\$	564.00	\$	0.00
(Specify).	inty	<u>\$</u>	0.00	\$ -	0.00
12. Pension or retirement in		<u> </u>	0.00	\$_	0.00
13. Other monthly income					
(Specify): See D	Detailed Income Attachment	\$	2,278.00	\$_	400.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13	\$	2,842.00	\$_	1,300.00
15. AVERAGE MONTHL	LY INCOME (Add amounts shown on lines 6 and 14)	\$	2,842.00	\$	1,300.00
16. COMBINED AVERAG	GE MONTHLY INCOME: (Combine column totals from	m line 15)	\$	4,142	2.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Daughter has moved out and no longer provides assistance to the family's income. Two grandchildren continue to live with debtors.

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B6I (Official Form 6I) (12/07)

In re	Miguel A Parra		Case No.	10-32224	
		Debtor(s)			

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED Detailed Income Attachment

Other Monthly Income:

Food stamps	\$ 120.00	\$ 0.00
Prorated tax refund	\$ 358.00	\$ 0.00
Non-filing spouse's cleaning job	\$ 0.00	\$ 400.00
Dodge payment from Purchaser	\$ 400.00	\$ 0.00
Side jobs as painter (amt varies)	\$ 1,000.00	\$ 0.00
Renter	\$ 400.00	\$ 0.00
Total Other Monthly Income	\$ 2,278.00	\$ 400.00

Case 10-32224-DOT Doc 32 Filed 06/21/11 Entered 06/21/11 15:30:09 Desc Main Document Page 3 of 11

B6J (Official Form 6J) (12/07)

In re	Miguel A Parra		Case No.	10-32224	
		Debtor(s)			

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes X No	\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complex expenditures labeled "Spouse."	ete a separat	e schedule of
a. Ane real estate taxes included? Yes X No	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,225.00
Description September Se			
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone c. Telephone c. Telephone c. Telephone s. 39.00 d. Other See Detailed Expense Attachment			
D. Water and sewer S 39.00 39.		\$	100.00
A. Other See Detailed Expense Attachment \$ 240.00			47.00
3. Home maintenance (repairs and upkeep) \$ 20.00 4. Food \$ 400.00 5. Clothing \$ 50.00 6. Laundry and dry cleaning \$ 15.00 7. Medical and dental expenses \$ 40.00 8. Transportation (not including car payments) \$ 300.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Homeowner's or renter's \$ 0.00 a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 0.00 c. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 20.00 (Specify) Personal Property Taxes \$ 20.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 400.00 b. Other non-filling spouse's mortgage payment \$ 90.00 c. Other c. Other \$ 0.00 14. Alimony, maintenance, and support paid	c. Telephone	\$	39.00
4. Food \$ 40.000 5. Clothing \$ 50.00 6. Laundry and dry cleaning \$ 15.00 7. Medical and dental expenses \$ 40.00 8. Transportation (not including car payments) \$ 300.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Hatch \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 400.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other	d. Other See Detailed Expense Attachment	\$	240.00
5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. 46.000 8. Transportation (not including car payments) \$ 40.000 8. Transportation (not including car payments) \$ 300.000 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10.000 10. Charitable contributions \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments or included in the payments (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments (not deducted from wages or included in home mortgage payments) \$ 10.000 11. Insurance (not deducted from wages or included in home mortgage payments (not deducted from wages o	3. Home maintenance (repairs and upkeep)	\$	20.00
6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Takes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in them payments: (I	4. Food	\$	400.00
7. Medical and dental expenses \$ 40.00 8. Transportation (not including car payments) \$ 300.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 20.00 (Specify) Personal Property Taxes \$ 20.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 20.00 14. Alimony, maintenance, and support paid to others \$ 900.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Expenses from non-filling spouse's Cleaning job \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 3,947.00 <td>5. Clothing</td> <td>\$</td> <td>50.00</td>	5. Clothing	\$	50.00
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 11. Insurance (not deducted from wages or included in home mortgage payments) 12. I a. Homeowner's or renter's 13. Life 14. Auto 15. Life 15	6. Laundry and dry cleaning	\$	15.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's a. Homeowner's or renter's a. Homeowner's or renter's a. Homeowner's or renter's b. Life c. Health c. Health c. Health c. Other e. Other (Specify) Personal Property Taxes (Specify) Personal Property Taxes 13. Installment payments: ⟨In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from operation of business, profession, or farm (attach detailed statement) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 18 above \$ 10.00 \$ 14,142.00 \$ 3,947.00	7. Medical and dental expenses	\$	40.00
10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's a. Homeowner's or renter's a. Homeowner's or renter's b. Life c. Health c. Health c. Health c. Health c. Other c. Other (Specify) Personal Property Taxes Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property Taxes Specify Personal Property Taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other non-filling spouse's mortgage payment c. Other a. Auto b. Other non-filling spouse's mortgage payment c. Other 3. Auto 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) 7. Other Expenses from non-filling spouse's Cleaning job Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly expenses from Line 18 above \$ 0.00 \$ 1,14,142.00 \$ 1,142.00 \$ 3,947.00 \$ 3,947.00	8. Transportation (not including car payments)	\$	300.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health c. Health d. Auto e. Other Other a. Auto b. Ciffer a. Auto b. Ciffer a. Auto b. Ciffer a. Auto b. Other a. Auto b. Other a. Auto b. Other a. Auto b. Other non-filing spouse's mortgage payment sor other c. Other 14. Alimony, maintenance, and support paid to others c. Other 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above 5. 0.00 5. 0.00 6. 4. 142.00 6. Average monthly expenses from Line 18 above 5. 4.142.00 6. Average monthly expenses from Line 18 above 5. 3,947.00	9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00
a. Homeowner's or renter's b. Life c. Health c. Health d. Auto e. Other c. Other d. Auto b. Other c. Other c. Other a. Auto b. Other c. Ot	10. Charitable contributions	\$	0.00
b. Life c. Health d. Auto c. Other c. O			
c. Health d. Auto e. Other C. Other c. Other c. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property Taxes (Specify) Personal Property Taxes (Specify) Personal Property Taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other c. Other a. Auto non-filing spouse's mortgage payment c. Other c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00 5,3947.00	a. Homeowner's or renter's	\$	0.00
d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property Taxes (Specify) Personal Property Taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other a. Auto c. Other a. Auto b. Other a. Auto b. Other a. Auto c. Other a. Auto b. Other a. Auto c. Other a. Auto b. Other a. Auto c. Other a. Auto c. Other a. Auto b. Other a. Auto c. Other a. Auto c. Other b. Other c. Other c. Other 14. Alimony, maintenance, and support paid to others c. Other 15. Payments for support of additional dependents not living at your home c. Other 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) c. Other Expenses from non-filing spouse's Cleaning job other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 3,947.00	b. Life	\$	0.00
e. Other General Residuence of the statistical Summary of Certain Liabilities and Related Data.) 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property Taxes \$ 20.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other non-filling spouse's mortgage payment c. Other a. Alimony, maintenance, and support paid to others \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Expenses from portaling spouse's Cleaning job \$ 51.00 Other Suppose or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,142.00 b. Average monthly expenses from Line 18 above \$ 3,947.00	c. Health	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property Taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 14. Altimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I 5. Average monthly expenses from Line 18 above \$ 4,142.00 5. Average monthly expenses from Line 18 above	d. Auto	\$	90.00
(Specify) Personal Property Taxes \$ 20.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other non-filing spouse's mortgage payment \$ 900.00 c. Other c. Other \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Expenses from non-filing spouse's Cleaning job \$ 51.00 Other \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,142.00 b. Average monthly expenses from Line 18 above \$ 3,947.00	e. Other	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other non-filing spouse's mortgage payment c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I s. Average monthly expenses from Line 18 above \$ 4,142.00 b. Average monthly expenses from Line 18 above	12. Taxes (not deducted from wages or included in home mortgage payments)		
a. Auto b. Other c. Other c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,142.00 b. Average monthly expenses from Line 18 above	(Specify) Personal Property Taxes	\$	20.00
b. Other c. Other c. Other c. Other c. Other c. Other c. Other sexpenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 conditions sexpenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 conditions sexpenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 conditions sexpenses from non-filing spouse's Cleaning job \$ 0.00 conditions sexpenses from non-filing spouse's Cleaning job \$ 0.00 conditions sexpenses in expenditures reasonably anticipated to occur within the year following the filing of this document: Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME ST			
c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I 5. Average monthly expenses from Line 18 above \$ 4,142.00 5 3,947.00		\$	400.00
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00		\$	900.00
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00	c. Other	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Expenses from non-filing spouse's Cleaning job Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00		\$	0.00
17. Other Other Other Expenses from non-filing spouse's Cleaning job \$ 51.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,142.00 b. Average monthly expenses from Line 18 above \$ 3,947.00	15. Payments for support of additional dependents not living at your home	\$	0.00
Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00 \$ 3,947.00	16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00 \$ 3,947.00	17. Other Expenses from non-filing spouse's Cleaning job	\$	51.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00 \$ 3,947.00	Other	\$	0.00
following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00 \$ 3,947.00		\$	3,947.00
 a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,142.00 \$ 3,947.00 	following the filing of this document: Debtor is seeking a fuel-efficient vehicle to purchase which may result in additional expenses upon approval of Court.	_	
b. Average monthly expenses from Line 18 above \$ 3,947.00		\$	4 142 NN
	c. Monthly net income (a. minus b.)	\$ 	195.00

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B6J (Official Form 6J) (12/07)

In re | Miguel A Parra | Case No. | 10-32224

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED Detailed Expense Attachment

Other Utility Expenditures:

Verizon Internet/Cable	\$ 100.00
Cell	\$ 140.00
Total Other Utility Expenditures	\$ 240.00

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED AND RELATED MOTIONS

Name of Debtor(s): Miguel A Parra Case No: 10-32224

This plan, dated June 21, 2011, is:

 \Box the *first* Chapter 13 plan filed in this case.

a modified Plan, which replaces the

□confirmed or ■unconfirmed Plan dated 5/18/2010.

Date and Time of <u>Modified Plan</u> Confirming Hearing: <u>July 27, 2011 @ 11:00 am</u>
Place of <u>Modified Plan</u> Confirmation Hearing:
701 East Broad Street, Crtrm 5100 Richmond, VA 23219

The Plan provisions modified by this filing are:

Claims synched. Plan brought current. 2005 Sequoia surrendered to creditor, Toyota. Future plan payments decreased and plan lengthened due to debtor's ability to pay.

Creditors affected by this modification are: **ALL**

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: \$229,535.27

Total Non-Priority Unsecured Debt: \$14,491.79

Total Priority Debt: **\$0.00**Total Secured Debt: **\$264,757.62**

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- 1. Funding of Plan. The debtor(s) propose to pay the trustee the sum of \$792.00 Monthly for 15 months, then \$195.00 Monthly for 21 months. Other payments to the Trustee are as follows: NONE . The total amount to be paid into the plan is \$ 15,975.00 .
- 2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.
 - A. Administrative Claims under 11 U.S.C. § 1326.
 - 1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
 - 2. Debtor(s)' attorney will be paid \$\(\frac{2,674.00}{\text{concurrently}}\) balance due of the total fee of \$\(\frac{3,000.00}{\text{concurrently}}\) concurrently with or prior to the payments to remaining creditors.
 - B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
-NONE-			

- 3. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.
 - A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est Debt Bal.	Replacement Value
Toyota Motor	2002 Ford Explorer 4x4 Limited	Opened 8/21/06	7,657.00	8,000.00
Credit Co	w/137,000 mi, Value from NADA Clean	Last Active		
	Potail	2/45/40		

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u> Americas Servicing Co	Collateral Description Property located at 7405 Westfield	Estimated Value 184,600.00	Estimated Total Claim 228,522.00
	Road, Richond, VA 23226 in the county of Henrico		
Toyota Motor Credit Co	2005 Toyota Sequoia 4x4 w/78,000 mi, Value from NADA Clean Retail	24,125.00	29,533.52

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C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor	Collateral Description	Adeq. Protection Monthly Payment	To Be Paid By
Toyota Motor Credit Co	2002 Ford Explorer 4x4 Limited	50.00	Trustee
	w/137,000 mi, Value from NADA Clean Retail		
Toyota Motor Credit Co	2005 Toyota Sequoia 4x4 w/78,000 mi,	50.00	Trustee
	Value from NADA Clean Retail		

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan**, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.

Creditor	Collateral	Approx. Bal. of Debt or "Crammed Down" Value	Interest Rate	Monthly Paymt & Est. Term**
Toyota Motor	Payments made to Toyota	3,250.00	0%	Prorata
Credit Co	through bankruptcy plan prior to surrender of 2005 Sequoia 6/21/2011	·		30 months
Toyota Motor Credit Co	2002 Ford Explorer 4x4 Limited w/137,000 mi, Value from NADA Clean Retail	7,446.16	5.25%	Prorata 30 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

- A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately ____1
 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately ____0___%.
- B. Separately classified unsecured claims.

Creditor	Basis for Classification	Treatment
-NONE-		

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5.	Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term
	Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any
	existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

		Regular		Arrearage		Monthly
		Contract	Estimated	Interest	Estimated	Arrearage
Creditor	Collateral	Payment	Arrearage	Rate	Cure Period	Payment
Auto Mart, Inc.	1994 3-D Dodge Ram 2500	400.00	0.00	0%	0 months	
	w/89,700 mi, Value from NADA					
	Clean Retail					

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

		Regular Contract	Estimated Interest	Term for	Monthly Arrearage
Creditor -NONE-	<u>Collateral</u>	Payment	Arrearage Rate	Arrearage	Payment

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

-NONE-				
Creditor	Collateral	Rate	Ciaiiii	Monthly Paymt& Est. Term**
		Interest	Estimated	

- **6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.
 - A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts.

Creditor	Type of Contract
-NONE-	

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

			Payment	Estimated
Creditor	Type of Contract	Arrearage	for Arrears	Cure Period
-NONE-				

Monthly

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7.	Liens	Which	Debtor(S	Seek	to Avoid

A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien. If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor Collateral Exemption Amount

-NONE-

Value of Collateral

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor -NONE-

Exhibits:

Type of Lien

Description of Collateral

Basis for Avoidance

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- **9. Vesting of Property of the Estate.** Property of the estate shall revest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
- 10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.
- 11. Other provisions of this plan:

Signatures:	
Dated: June 21, 2011	-
/s/ Miguel A Parra	/s/ RICHARD J. OULTON, ESQUIRE
Miguel A Parra	RICHARD J. OULTON, ESQUIRE 29640
Debtor	Debtor's Attorney

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Copy of Debtor(s)' Budget (Schedules I and J);

Matrix of Parties Served with Plan

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Certificate of Service

I certify that on ______, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ RICHARD J. OULTON, ESQUIRE RICHARD J. OULTON, ESQUIRE 29640

Signature

The Debt Law Group, PLLC PO Box 5928 Glen Allen, VA 23058

Address

804-308-0051

Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Americas Servicing Co Po Box 10328 Des Moines, IA 50306

Auto Mart, Inc. 7115 Hull Street Rd. Richmond, VA 23235

Bass & Associates 3936 E Ft Lowell Ste 200 Tucson, AZ 85712

Cap One Po Box 85520 Richmond, VA 23285

Citifinancial 300 Saint Paul Pl Baltimore, MD 21202

Honeytree Apartments 1500 Honey Grove Dr. Henrico, VA 23229

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850

Jefferson Capital Systems PO Box 953185 Saint Louis, MO 63195-3185

Toyota Motor Credit Co 3957 Westerre Pkwy Ste 3 Richmond, VA 23233

Tribute Po Box 105555 Atlanta, GA 30348